

<i>SERFF Tracking Number:</i>	<i>UTCX-125347444</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Utica Mutual Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#0000006318 \$50</i>
<i>Company Tracking Number:</i>	<i>CMLAR09300CGF01</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
<i>Product Name:</i>	<i>Volunteer Fire Department Program</i>		
<i>Project Name/Number:</i>	<i>Volunteer Fire Department Program/CMLAR09300CGF01</i>		

Filing at a Glance

Companies: Utica Mutual Insurance Company, Graphic Arts Mutual Insurance Company		
Product Name: Volunteer Fire Department Program	SERFF Tr Num: UTCX-125347444	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: #0000006318 \$50
Sub-TOI: 05.0003 Commercial Package	Co Tr Num: CMLAR09300CGF01	State Status: FEES VERIFIED
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: SPI UticaNational	Disposition Date: 11/07/2007
	Date Submitted: 11/05/2007	Disposition Status: Approved
Effective Date Requested (New): 03/01/2008		Effective Date (New): 03/01/2008
Effective Date Requested (Renewal):		Effective Date (Renewal): 03/01/2008

General Information

Project Name: Volunteer Fire Department Program	Status of Filing in Domicile: Pending
Project Number: CMLAR09300CGF01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/07/2007	
State Status Changed: 11/06/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Our company(s) would like to implement a revision to our Volunteer Fire Department (VFD) Property Extension Endorsement. Backup of Sewers or Drains coverage has been removed and will now be provided via a separate endorsement. This is a structural change that will allow more flexibility to accommodate insured's that do not want this coverage. It will also allow us to write accounts that have a backup exposure, but are otherwise acceptable risks. Our Backup of Sewers or Drains endorsement, 8-E-3609, is already on file in your jurisdiction.	

SERFF Tracking Number: UTCX-125347444 State: Arkansas

First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: #0000006318 \$50

Company Tracking Number: CMLAR09300CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Volunteer Fire Department Program

Project Name/Number: Volunteer Fire Department Program/CMLAR09300CGF01

We have also added \$500 coverage for lost personal effects of VFD personnel to endorsement 8-E-1449.

Company and Contact

Filing Contact Information

Linda Lape, Senior State Filings Coordinator linda.lape@uticanational.com
 180 Genesee Street (315) 734-2098 [Phone]
 New Hartford, NY 13413 (315) 734-2252[FAX]

Filing Company Information

Utica Mutual Insurance Company	CoCode: 25976	State of Domicile: New York
180 Genesee Street	Group Code: 201	Company Type:
New Hartford, NY 13413	Group Name: Utica National Insurance Group	State ID Number:
(315) 734-2000 ext. [Phone]	FEIN Number: 15-0476880	

Graphic Arts Mutual Insurance Company	CoCode: 25984	State of Domicile: New York
180 Genesee Street	Group Code: 201	Company Type:
New Hartford, NY 13413	Group Name: Utica National Insurance Group	State ID Number:
(315) 734-2000 ext. [Phone]	FEIN Number: 13-5274760	

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0000006318	\$50.00	10/24/2007

SERFF Tracking Number: UTCX-125347444 State: Arkansas

First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: #0000006318 \$50

Company Tracking Number: CMLAR09300CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Volunteer Fire Department Program

Project Name/Number: Volunteer Fire Department Program/CMLAR09300CGF01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	11/07/2007	11/07/2007

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Uniform Transmittal Document-Property & Casualty	Supporting Document	SPI UticaNational	11/06/2007	11/06/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Property & Casualty Transmittal Document	Note To Filer	Llyweyia Rawlins	11/06/2007	11/06/2007

SERFF Tracking Number:	UTCX-125347444	State:	Arkansas
First Filing Company:	Utica Mutual Insurance Company, ...	State Tracking Number:	#0000006318 \$50
Company Tracking Number:	CMLAR09300CGF01		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-Sub-TOI:		05.0003 Commercial Package
	Liability		
Product Name:	Volunteer Fire Department Program		
Project Name/Number:	Volunteer Fire Department Program/CMLAR09300CGF01		

Disposition

Disposition Date: 11/07/2007

Effective Date (New): 03/01/2008

Effective Date (Renewal): 03/01/2008

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: UTCX-125347444 State: Arkansas

First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: #0000006318 \$50

Company Tracking Number: CMLAR09300CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Volunteer Fire Department Program

Project Name/Number: Volunteer Fire Department Program/CMLAR09300CGF01

Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Volunteer Fire Department Property Extension Endorsement	Approved	Yes
Form	Policyholders Notice - VFD Property Extension Backup Of Sewers Or Drains Coverage	Approved	Yes
Form	Policyholders Notice - VFD Property Extension Personal Effects Of VFD Personnel Coverage	Approved	Yes

SERFF Tracking Number: UTCX-125347444 State: Arkansas
First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: #0000006318 \$50
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Liability
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Project Name/Number: Volunteer Fire Department Program/CMLAR09300CGF01

Amendment Letter

Amendment Date:

Submitted Date: 11/06/2007

Comments:

Attached you will find the NAIC P&C Transmittal Document and Form Schedule.

If anything else is needed, please feel free to contact us. Thanks!

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Comment:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

AR - NAIC FORM FILING SCHEDULE.PDF

Note To Filer

Hello Linda

Created by SERFF on 11/07/2007 11:14 AM

SERFF Tracking Number: UTCX-125347444 State: Arkansas

First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: #0000006318 \$50

Company Tracking Number: CMLAR09300CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Volunteer Fire Department Program

Project Name/Number: Volunteer Fire Department Program/CMLAR09300CGF01

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Volunteer Fire Department Property Extension Endorsement	8-E-1449	Ed. 10-2007	Endorsement/Amendment/Conditions	Replaced Form #:0.00 8-E-1449 Previous Filing #:		8-E-1449.PDF
Approved	Policyholders Notice - VFD Property Extension Backup Of Sewers Or Drains Coverage	8-L-2152	Ed. 10-2007	Policy/Coverage New Form		0.00	8-L-2152.PDF
Approved	Policyholders Notice - VFD Property Extension Personal Effects Of VFD Personnel Coverage	8-L-2153	Ed. 10-2007	Policy/Coverage New Form		0.00	8-L-2153.PDF

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VOLUNTEER FIRE DEPARTMENT PROPERTY EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

- I. The following changes apply to the Building and Personal Property Coverage Form:
 - A. Fire-call systems at the premises described in the Declarations will be considered part of the Building, but if the building is not owned by you, fire-call systems will be considered part of Your Business Personal Property.

Fire-call systems include horns, sirens, antennae, radio towers, and similar equipment used to alert firefighters. However, coverage under this extension will not apply to:

 1. Fire-call systems attached to fire engines, emergency vehicles or similar mobile equipment; or
 2. Portable monitors, radios, walkie-talkies or other similar portable sound receiving and/or transmitting devices.

As respects the coverage provided above for fire-call systems, under Section **A - Property Not Covered**, the provision for fences, radio or television antennas, signs, trees, shrubs and plants does not apply.
 - B. The most we will pay for outdoor signs attached to buildings under **Limits Of Insurance** is revised to \$10,000.
- II. The following changes apply to **Additional Coverages** under Section **A - Coverage** of the Building and Personal Property Coverage Form:
 - A. The most we will pay under **Fire Department Service Charge** is revised to \$2,500.
 - B. The most we will pay under **Pollutant Clean Up and Removal** is revised to \$100,000.
- C. The following is added under **Additional Coverages**:

Arson, Theft or Vandalism Reward

We will pay a reward for information that leads to an arson, theft or vandalism conviction in connection with loss covered under this policy. We will base the amount of our reward payment on the value of the information furnished.

Our maximum payment for rewards under this Additional Coverage will be \$7,500 for each covered loss, regardless of the number of persons who provided information.
- D. The following is added under **Additional Coverages**:

Fire Protection Device Recharge

We will pay, after any covered fire, your actual cost incurred to recharge or refill your fire protection devices that are installed in buildings at the described premises.

This Additional Coverage only applies when such devices have been discharged while being used to combat a covered fire.
- III. The following changes apply to **Coverage Extensions** under Section **A - Coverage** of the Building and Personal Property Coverage Form:
 - A. Under **Newly Acquired Or Constructed Property**:
 - (1) The most we will pay for **Buildings** is revised to \$1,000,000 at each building;
 - (2) The **Period Of Coverage** provision that addresses the number of days that must expire after you acquire the property or begin construction of that part of the building that would qualify as covered property is revised to 90 days.

B. Under Newly Acquired Or Constructed Property:

- (1) The most we will pay for **Your Business Personal Property** is revised to \$500,000 at each building;
- (2) The **Period Of Coverage** provision that addresses the number of days that must expire after you acquire the property or begin construction of that part of the building that would qualify as covered property is revised to 90 days.

C. Personal Effects and Property of Others is amended by replacing the first sentence of the last paragraph with the following:

The most we will pay for loss or damage under this Extension is replacement cost at each described premises.

This Coverage Extension is subject to the terms of:

- (1) The **Optional Coverage** for **Replacement Cost** which is amended by deleting part **b.(1)**; and
- (2) Part **b.** of the **Optional Coverage** for the **Extension Of Replacement Cost To Personal Property of Others**, if the Building and Personal Property Coverage Form applicable to this Coverage Part contains such a provision.

D. Property Off-Premises is replaced by the following:

Property Off-Premises

You may extend the insurance provided by this Coverage Form to apply to your Covered Property that is temporarily at a location that is not within 100 feet of any premises described in the Declarations. This Extension includes Covered Property:

- (1) In or on a motor vehicle you own, lease or operate while between points of transit in the coverage territory;
- (2) At any fair, trade show or exhibition; or
- (3) In storage at a location you lease, provided the lease was executed after the beginning of the current policy term.

This extension does not apply to fire fighting, communications, rescue, or ambulance equipment commonly used in fire or rescue operations away from premises described in the Declarations.

Loss by theft of covered property from a motor vehicle must result from forced entry into a securely locked body or compartment of the vehicle. There must be visible signs of forced entry.

The most we will pay for loss or damage under this Extension is the applicable Limit of Insurance for Covered Property at the described premises.

E. Outdoor Property is replaced by the following:

Outdoor Property

You may extend the insurance provided by this Coverage Part to apply to your:

- (1) Outdoor fences, including debris removal expense, for loss or damage caused by or resulting from any Covered Cause of Loss;
- (2) Signs (other than signs attached to buildings) and flagpoles located on your premises described in the Declarations, for loss or damage caused by or resulting from any Covered Cause of Loss; and
- (3) Radio and television antennas (including satellite dishes), trees, shrubs, plants and lawns (other than "stock" of trees, shrubs, plants and lawns), including debris removal expense, for loss or damage caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:
 - (a) Fire;
 - (b) Lightning;
 - (c) Explosion;
 - (d) Riot or Civil Commotion; or
 - (e) Aircraft.

The most we will pay for loss or damage in any one occurrence for outdoor fences under this Extension is \$5,000.

The most we will pay for loss or damage in any one occurrence for signs (other than signs attached to buildings) under this Extension is \$10,000 per sign.

The most we will pay for loss or damage under this Extension for trees, shrubs, plants and lawns, including debris removal expenses, is the replacement cost for such property. Replacement cost of trees shall not exceed the cost of the largest available transplantable like species of tree.

For other outdoor property listed above, the most we will pay for loss or damage under this Extension is \$1,000.

No Deductible will apply to any loss covered under this Extension.

F. The following is added under Coverage Extensions:

Personal Effects of VFD Personnel

- (1) You may extend the insurance that applies to Covered Property to apply to personal effects owned by your officers, directors, trustees, volunteers, or employees, that is lost, damaged or destroyed while enroute to, during, or returning from any official duty authorized by you.
- (2) This Coverage Extension includes emergency lights owned by your firefighters or other emergency personnel whether or not such property is permanently attached to their private passenger automobile. With respect to emergency lights only, this Extension applies:
 - (a) As primary insurance.
 - (b) Whether or not your firefighters or other emergency personnel are engaged in activities on your behalf.
- (3) The most we will pay for loss or damage to any one person's personal effects in any one occurrence is:
 - (a) The replacement cost of damaged or destroyed personal effects; or
 - (b) \$500 for lost personal effects.
- (4) No deductible will apply to any loss under this Extension.

G. The following is added under Coverage Extensions:

Commandeered Property of Others

- (1) You may extend the insurance that applies to Covered Property to apply to:
 - (a) "Commandeered Property of Others"; and
 - (b) Property of others that you seize or take and hold in legal custody in your official capacity while enforcing local, state or federal laws.
- (2) "Commandeered Property of Others" means property of others that is legally seized or taken over for official use in "emergency actions." "Emergency actions" mean actions:
 - (a) Which are responses for the protection of property, the environment, human life, health or safety;

- (b) Which result from or arise from fire fighting, rescue or emergency medical services, including the stabilizing or securing of an emergency scene, all while away from any premises owned or occupied by or rented, leased or loaned to any insured; and
 - (c) Which are sanctioned by the Named Insured or by the Named Insured's officers or directors.
- (3) Coverage for property described in (1)(a) and (b) of this Extension applies only during the time that such property is officially used by the insured in "emergency actions" plus the reasonable time required to return such property. This Extension will not apply to direct loss or damage to such property that occurs after the policy period.
- (4) We will also pay under this Extension, at your request, for resulting loss of use of "Commandeered Property of Others" and property of others that you seize or take and hold in legal custody in your official capacity while enforcing local, state or federal laws if there is direct physical loss or damage to such property, but only if such loss of use occurs during:
 - (a) The time immediately after the direct physical loss or damage to property described in (1)(a) and (b) of this Extension plus the reasonable time required to return such property; and
 - (b) The time reasonably necessary to repair or replace the property described in (1)(a) and (b) of this Extension after the return of such property, not to exceed 180 days.
- (5) With respect to the coverage provided by this Extension:
 - (a) Under Section A - **Property Not Covered**, the provision for Animals and the provision for Personal property while airborne or waterborne do not apply.
 - (b) Under Section A - **Property Not Covered**, the provision for Rowboats or canoes out of the water at the described premises is replaced by the following:
Rowboats or canoes;

- (6) With respect to the coverage provided under this Extension, the most we will pay for loss or damage in any one occurrence is the greater of:
- (a) The replacement cost without deduction for depreciation of the lost or damaged property. However, we will not pay on a replacement cost basis for any loss or damage:
 - (i) Until the lost or damaged property is actually repaired or replaced;
 - (ii) Unless the repairs or replacement is made as soon as reasonably possible after the loss or damage;
 - (iii) Unless the repairs to or replacement of the lost or damaged property is with comparable material and quality; and
 - (iv) Unless any replacement of the lost or damaged property is with other property used for the same purpose; or
 - (b) The insured's legal liability for such property.
- (7) Our payment for loss or damage under this Extension will only be for the account of the owner of the property.

- (8) This Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.
- (9) No deductible will apply to any loss under this Extension.

IV. The following changes apply to the Commercial Property Coverage Part:

- A. If the Causes of Loss Form applicable to this Coverage Part includes any:**
- (1) Dollar limitation per plate, pane, multiple plate, insulating unit, radiant or solar heating panel, jalousie, louver or shutter; or
 - (2) Dollar limitation for loss of or damage to building glass in any one occurrence;
- those limitations do not apply to glass, that is part of a building.
- B. The **Additional Coverage Extension** for **Property In Transit** in the Causes of Loss Form applicable to this Coverage Part does not apply.**
- C. Additional Definitions**
- Wherever the term "actual cash value" appears in the Commercial Property Coverage Part, it means Replacement Cost at the time of loss or damage, less depreciation.

POLICYHOLDERS NOTICE - VFD PROPERTY EXTENSION BACKUP OF SEWERS OR DRAINS COVERAGE

THIS POLICYHOLDERS NOTICE PROVIDES A SUMMARY OF RECENT COVERAGE CHANGES THAT APPLY TO YOUR POLICY. THIS NOTICE PROVIDES NO COVERAGE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. FOR COMPLETE INFORMATION ON YOUR COVERAGES, READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

THIS NOTICE HIGHLIGHTS THE SIGNIFICANT CHANGES IN COVERAGE BUT DOES NOT REFERENCE EVERY EDITORIAL CHANGE MADE IN THE FORM AND NOT ALL COVERAGE FORMS MAY BE INCLUDED IN YOUR POLICY.

PLEASE READ THIS NOTICE CAREFULLY.

Reduction of Coverage

If your policy includes the Volunteer Fire Department Property Extension Endorsement

- This endorsement previously contained an enhancement that provided coverage for damage due to backup of sewers or drains. This coverage enhancement has been deleted.

Please consult with your agent or broker if you have any questions.



Utica National Insurance Group

Insurance that starts with you.

Utica Mutual Insurance Company and its affiliated companies, New Hartford, N.Y. 13413

POLICYHOLDERS NOTICE - VFD PROPERTY EXTENSION **PERSONAL EFFECTS OF VFD PERSONNEL COVERAGE**

THIS POLICYHOLDERS NOTICE PROVIDES A SUMMARY OF RECENT COVERAGE CHANGES THAT APPLY TO YOUR POLICY. THIS NOTICE PROVIDES NO COVERAGE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. FOR COMPLETE INFORMATION ON YOUR COVERAGES, READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

THIS NOTICE HIGHLIGHTS THE SIGNIFICANT CHANGES IN COVERAGE BUT DOES NOT REFERENCE EVERY EDITORIAL CHANGE MADE IN THE FORM AND NOT ALL COVERAGE FORMS MAY BE INCLUDED IN YOUR POLICY.

PLEASE READ THIS NOTICE CAREFULLY.

Broadening of Coverage

If your policy includes the Volunteer Fire Department Property Extension Endorsement

- The enhancement for Personal Effects of VFD Personnel was broadened to include \$500 of coverage for lost property.

Please consult with your agent or broker if you have any questions.



Utica National Insurance Group

Insurance that starts with you.

Utica Mutual Insurance Company and its affiliated companies, New Hartford, N.Y. 13413

<i>SERFF Tracking Number:</i>	<i>UTCX-125347444</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>CMLAR09300CGF01</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
<i>Product Name:</i>	<i>Volunteer Fire Department Program</i>		
<i>Project Name/Number:</i>	<i>Volunteer Fire Department Program/CMLAR09300CGF01</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UTCX-125347444 State: Arkansas
First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: #0000006318 \$50
Company Tracking Number: CMLAR09300CGF01
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Volunteer Fire Department Program
Project Name/Number: Volunteer Fire Department Program/CMLAR09300CGF01

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Approved 11/07/2007

Comments:

Attachments:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

AR - NAIC FORM FILING SCHEDULE.PDF

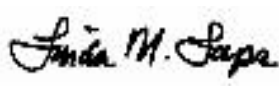
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Utica National Insurance Group				Group NAIC #	0201
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Utica Mutual Insurance Company	NY	25976	15-0476880			
Graphic Arts Mutual Insurance Company	NY	25984	13-5274760			

5. Company Tracking Number	CMLAR09300CGF01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Linda M. Lape, MSM, CPCU 180 Genesee Street New Hartford NY 13413	Senior State Filings Coordinator	800-274-1914 Ext. 2098	315-734-2252	linda.lape@uticanational. com
7. Signature of authorized filer				
8. Please print name of authorized filer	Linda M. Lape, MSM, CPCU			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	05.0 Commercial Multi-Peril - Liability & Non-Liability		
10. Sub-Type of Insurance (Sub-TOI)	05.0003 Commercial Package		
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]			
12. Company Program Title (Marketing Title)	Volunteer Fire Department Property Extension Endorsement Revision		
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)		
14. Effective Date(s) Requested	New: 03/01/2008	Renewal: 03/01/2008	
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
16. Reference Organization (if applicable)			
17. Reference Organization # & Title			
18. Company's Date of Filing	11/06/2007		
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	CMLAR09300CGF01
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

Our company(s) would like to implement a revision to our Volunteer Fire Department (VFD) Property Extension Endorsement. Backup of Sewers or Drains coverage has been removed and will now be provided via a separate endorsement. This is a structural change that will allow more flexibility to accommodate insured's that do not want this coverage. It will also allow us to write accounts that have a backup exposure, but are otherwise acceptable risks. Our Backup of Sewers or Drains endorsement, 8-E-3609, is already on file in your jurisdiction.

We have also added \$500 coverage for lost personal effects of VFD personnel to endorsement 8-E-1449.

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: 0000006318 Amount: \$50.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	CMLAR09300CGF01
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A
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3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Volunteer Fire Department Property Extension Endorsement	8-E-1449 Ed. 10-2007	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	8-E-1449 Ed. 10-2005	
02	Policyholders Notice - VFD Property Extension Backup Of Sewers Or Drains Coverage	8-L-2152 Ed. 10-2007	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Policyholders Notice - VFD Property Extension Personal Effects Of VFD Personnel Coverage	8-L-2153 Ed. 10-2007	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
11			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

SERFF Tracking Number: *UTCX-125347444* *State:* *Arkansas*
First Filing Company: *Utica Mutual Insurance Company, ...* *State Tracking Number:* *#0000006318 \$50*
Company Tracking Number: *CMLAR09300CGF01*
TOI: *05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI:* *05.0003 Commercial Package Liability*
Product Name: *Volunteer Fire Department Program*
Project Name/Number: *Volunteer Fire Department Program/CMLAR09300CGF01*

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	Uniform Transmittal Document-Property & Casualty	11/05/2007	